

RICK A. YARNALL  
CHAPTER 13 BANKRUPTCY TRUSTEE  
701 Bridger Ave  
Suite 820  
Las Vegas, NV 89101  
(702) 853-4500

E-FILED

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

IN RE:  
PAULINE YOUNG

CASE NO: BKS-19-12972-BTB

CHAPTER 13

Hearing Date: 9/19/2019

Hearing Time: 1:30 PM

THOMAS E CROWE PROFES  
Attorney for the Debtor

**TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN**

Chapter 13 Bankruptcy Trustee, RICK A YARNALL, TRUSTEE, hereby objects to confirmation of the Chapter 13 Plan. The Debtor filed for Chapter 13 relief on 5/10/2019. The 341(a) Meeting of Creditors held on 8/13/2019 at 11:00 a.m. was continued. The Trustee objects to confirmation of the plan for the following reason:

In order to complete his investigation into the Debtor's financial affairs, Trustee requires the following documentation:

- Verification of all sources of income received each month through confirmation of the plan;
- Paystubs: /verification of all sources of income & P&Ls: Nov thru April
- Bank Statements: Nov thru May 10
- Complete Copy of the Following Tax Returns: or tax affidavit 2015-2018
- Copy of Rental Agreement

Trustee asks that this Court allow him to supplement this opposition after all required documents have been provided to the Trustee.

Trustee requests that the following amendments are made:

- Schedule I: include rental income;

1 These objections increase the Debtor's disposable income. Debtor's plan does not provide for all of Debtor's  
2 disposable income, therefore Trustee requests that confirmation of the plan be denied .

3 Trustee further opposes confirmation for the following reasons:

- 4 • Debtor(s) are ineligible to receive a discharge. Debtor(s) received a previous discharge within the time frames set out  
5 in § 1329(f). Trustee requests that Section 1.01 of the plan be amended to reflect that the debtor is not eligible for a  
6 discharge. Trustee further requests that the confirmation order make a determination of Debtor (s) ineligibility for a  
7 discharge;
- 8 • Plan is not feasible;
  - 9 • Other: Section 2.5: plan payments must commence no later than 30 days from petition filing .
  - 10 • Other: Section 4.5: provide for post-petition payments for June thru August , 2019
  - 11 • Other: clarify treatment of home.

12 Trustee reserves the right to make further objections to confirmation and requests for documentation until the above  
13 mentioned documents have been received, amendments have been made, and the plan is ultimately confirmed or  
14 dismissed. In the event that the Debtor(s) fail to timely resolve Trustee's objection to confirmation, Trustee requests that  
15 confirmation be denied.

16 Therefore, the Trustee objects to confirmation for the foregoing reasons and recommends that confirmation be denied and  
17 that this case be dismissed.

18 DATED this 14th day of August, 2019.

19  
20 /s/ Rick A. Yarnall

21 RICK A. YARNALL

22 Chapter 13 Bankruptcy Trustee

23 701 Bridger Ave, Suite 820

24 Las Vegas, Nevada 89101

**CERTIFICATE OF SERVICE**

I hereby certify that I am an employee of RICK A. YARNALL, Chapter 13 Bankruptcy Trustee; that I am over the age of 18 years; and that on the 14th day of August, 2019, I provided a copy of the Trustee's Opposition to Confirmation of Plan Combined With a Certificate of Service to each of the following by:

**[ x ] a. ECF System:**

THOMAS E. CROWE tcrowe@thomascrowelaw.com, tcrowe@lvcoxmail.com; appstcl@yahoo.com  
•RAYMOND A. JEREZA ecfnvb@aldridgepite.com, RJereza@ecf.courtdrive.com

**[ x ] b. United States mail, postage fully prepaid:**

PAULINE YOUNG  
3859 SOUTH VALLEY VIEW BLVD., #2-176  
LAS VEGAS, NV 89103

/s/ Cindy Coons  
Cindy Coons, an Employee of  
RICK A. YARNALL  
Chapter 13 Bankruptcy Trustee